

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN E. SHAFFER
MICHELLE R. SHAFFER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20453

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/06/2020 and confirmed on 6/4/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		127,712.92
Less Refunds to Debtor	235.16	
TOTAL AMOUNT OF PLAN FUND		127,477.76

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,079.22	
Trustee Fee	6,557.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,636.35

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	46,318.41	0.00	46,318.41
	Acct: 7274				
	LAKEVIEW LOAN SERVICING LLC	410.64	410.64	0.00	410.64
	Acct: 7274				
	CITIZENS BANK NA	56,528.56	56,528.56	6,265.33	62,793.89
	Acct: 1339				
					109,522.94

Priority					
	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN E. SHAFFER	0.00	0.00	0.00	0.00
	Acct:				
	JOHN E. SHAFFER	235.16	235.16	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	2,675.00	2,675.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	2,351.46	2,351.46	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-24				
	THOMPSON LAW GROUP PC	1,052.76	1,052.76	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX1-25				
	THOMPSON LAW GROUP PC	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	DISCOVER PERSONAL LOANS**	0.00	0.00	0.00	0.00
	Acct: 5002				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	3,509.37	190.38	0.00	190.38
	Acct: 0446				
	DENTAL FIRST FINANCING++	0.00	0.00	0.00	0.00
	Acct: 9808				
	CAVALRY SPV I LLC - ASSIGNEE(*)	481.44	26.12	0.00	26.12
	Acct: 9271				
	DISCOVER BANK(*)	6,608.12	358.49	0.00	358.49

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9388				
	DISCOVER PERSONAL LOANS**	16,822.97	912.65	0.00	912.65
	Acct: 0689				
	FIRST NATIONAL BANK OF OMAHA(*)	0.00	0.00	0.00	0.00
	Acct: 3754				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	3,143.18	170.52	0.00	170.52
	Acct: 4950				
	MERRICK BANK	1,687.74	91.56	0.00	91.56
	Acct: 4272				
	MERRICK BANK	2,196.56	119.16	0.00	119.16
	Acct: 6094				
	SALLIE MAE BANK	14,705.00	797.75	0.00	797.75
	Acct: 6462				
	PRA RECEIVABLES MANAGEMENT LLC - /	4,130.98	224.11	0.00	224.11
	Acct: 1470				
	JEFFERSON CAPITAL SYSTEMS LLC*	5,451.20	295.73	0.00	295.73
	Acct: 1585				
	JEFFERSON CAPITAL SYSTEMS LLC*	9,283.65	503.64	0.00	503.64
	Acct: 0280				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,869.58	101.42	0.00	101.42
	Acct: 4736				
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00	0.00
	Acct: 8177				
	WELLS FARGO BANK NA	7,688.22	417.09	0.00	417.09
	Acct: 2660				
	VERIZON BY AMERICAN INFOSOURCE AS	200.22	10.86	0.00	10.86
	Acct: 0001				
	US BANK NA**	7,894.22	428.26	0.00	428.26
	Acct: 1682				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,154.37	116.87	0.00	116.87
	Acct: 3211				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,681.63	253.98	0.00	253.98
	Acct: 1822				
	JEFFERSON CAPITAL SYSTEMS LLC*	5,527.67	299.88	0.00	299.88
	Acct: 4220				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0280				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					5,318.47

TOTAL PAID TO CREDITORS

114,841.41

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	56,939.20
UNSECURED	98,036.12

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN E. SHAFFER
MICHELLE R. SHAFFER
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-20453

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
John E. Shaffer
Michelle R. Shaffer
Debtors

Case No. 20-20453-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 30, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ John E. Shaffer, Michelle R. Shaffer, 619 Cambria Avenue, Avonmore, PA 15618-9790
15196489	+ US Department of Education/GLE, 2401 International, POB 7859, Madison, WI 53707-7859

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 01:35:56	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 01:24:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 01 2025 00:19:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15196475	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 01 2025 00:20:00	CCB/DNTLFIRST, PO Box 182120, Columbus, OH 43218-2120
15205410	Email/Text: Bankruptcy.RI@Citizensbank.com	May 01 2025 00:19:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
15196483	Email/Text: Bankruptcy.RI@Citizensbank.com	May 01 2025 00:19:00	RBS Citizens NA, 480 Jefferson Blvd, Warwick, RI 02886
15196474	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:35:08	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15200081	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:36:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15197387	+ Email/Text: bankruptcy@cavps.com	May 01 2025 00:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15196476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 01 2025 00:53:23	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15196477	Email/Text: mrdiscen@discover.com	May 01 2025 00:19:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15198542	Email/Text: mrdiscen@discover.com	May 01 2025 00:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15196478	^ MEBN	May 01 2025 00:15:20	Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
15203362	+ Email/Text: dplbk@discover.com	May 01 2025 00:20:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

District/off: 0315-2

User: auto

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Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 37

15196479	Email/Text: collecadminbankruptcy@fnni.com	May 01 2025 00:19:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
15222186	Email/Text: JCAP_BNC_Notices@jcap.com	May 01 2025 00:20:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15196480	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 01 2025 00:34:14	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15206561	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 01 2025 00:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15230327	^ MEBN	May 01 2025 00:14:20	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
15196481	+ Email/Text: camanagement@mtb.com	May 01 2025 00:20:00	M&T Mortgage, PO Box 900, Millsboro, DE 19966-0900
15204162	Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 00:34:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15196482	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 00:35:06	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15509077	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:34:46	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15196485	Email/PDF: ais.sync.ebn@aisinfo.com	May 01 2025 01:35:52	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15196486	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 01 2025 01:23:44	SYNCB/JCI Home Design, C/O PO Box 965036, Orlando, FL 32896-0001
15196487	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 01 2025 00:34:32	SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
15196488	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 01 2025 01:35:52	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15231880	Email/Text: ebn_bkrt_forms@salliemae.com	May 01 2025 00:20:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15196484	+ Email/Text: ebn_bkrt_forms@salliemae.com	May 01 2025 00:20:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
15230200	^ MEBN	May 01 2025 00:14:53	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196762	^ MEBN	May 01 2025 00:14:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15223650	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 01 2025 00:20:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15226968	Email/PDF: ebn_ais@aisinfo.com	May 01 2025 00:35:27	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15196490	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 01 2025 00:53:16	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15227747	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 01 2025 00:36:07	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-2

User: auto

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Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 37

cr Lakeview Loan Servicing LLC
cr *+ DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Joint Debtor Michelle R. Shaffer bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor John E. Shaffer bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6